

## Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

### DPAM B Balanced Strategy

(a sub-fund of DPAM B SA, a public SICAV under Belgian law)

managed by DPAM SA

Class A - ISIN: BE6227493937

## Objectives and investment policy

### Objective

- The objective of the sub-fund is to offer investors a moderate, medium-term capital gain by investing in equity securities and/or debt securities of issuers worldwide. The fund is actively managed. No benchmarks are used in the management of the fund. Quantitative information from a broader market can be used for risk management and evaluation by the manager.

The fund does not aim for sustainable investment but promotes environmental and social aspects within the meaning of Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector.

### Investment policy

- The fund invests mainly, without any sector or geographical restriction, in funds that invest in bonds and equities (UCITS and/or other UCIs) and, on an ancillary basis, in other investment funds (UCITS and/or other UCIs). The fund may also invest directly in shares, bonds or other debt securities up to a maximum of 20% of its net assets. The fund aims to limit its (direct and indirect) investments in shares and other equity securities to approx. 60% of its net assets. The fund invests at least 75% of its net assets in (i) funds which promote, inter alia, environmental or social characteristics and/or have a sustainable investment objective within the meaning of Regulation 2019/2088 (indirect investments), and/or (ii) securities which meet the environmental and social characteristics it promotes (direct investments). For these latter funds and DPAM's underlying funds, the fund applies binding investment restrictions in terms of a company's exposure to certain activities and behaviours (portfolio compliance with certain global standards, including the principles of the United Nations

Global Compact, exclusion of stocks whose activity consists of the manufacture, use and possession of anti-personnel mines, etc.). More information on the product can be found on the website [www.dpamfunds.com](http://www.dpamfunds.com).

- The fund manager will use DPAM funds and third party funds, selection of which is based on a qualitative analysis which concentrates on five points: investment philosophy and prices, performance, risks, transparency and costs. This selection takes into account environmental, social and governance (ESG) considerations.

### Subscription/Redemption

- All subscription or redemption requests may be made prior to 12 noon (Belgian time) on each business day to Banque Degroef Petercam SA.

### Types of Units

- The units of the fund are distribution units, issued in the form of shares, which give the right to a dividend.

### Derivative products

- The fund may, on an optional basis, use derivatives such as futures and/or forwards in order to achieve the investment objectives and/or for hedging purposes (hedging of or exposure to the risks associated with certain markets).

### Investment holding period

- This fund may not be appropriate for investors who intend to withdraw their capital within 4 years of the initial investment.

## Risk and reward profile



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- As any investment is risky by nature, the return (performance) thereof is potential only. The risk and reward profile of your investment is reflected by a synthetic indicator which ranks the fund over a risk/return scale from the lowest (1) to the highest (7) risk category.
- The computation of this risk/reward profile is based on the portfolio's net asset value fluctuations (volatility) recorded over the past 5 years (or on simulations based on an appropriate benchmark for funds or share classes of less than 5 years). It gives an indication of the fund's potential performance and of your capital risk exposure, but it does not guarantee that the risk/reward profile currently published will remain unchanged.
- Historical data, such as those used in calculating the synthetic indicator, may not be a reliable indication of the future risk profile of the fund.
- The lowest risk/return category (level 1) does not mean a risk-free investment.
- The risk/return profile mentioned herein is essentially due to the presence of units in funds of equity and bond funds in the portfolio.
- The capital invested in this fund is neither guaranteed nor protected. You may therefore lose all or part of your investment.

Certain risks are not (or not adequately) reflected in the risk and reward profile mentioned herein. Amongst those risks, the following could have a material impact on the risk and reward profile of the fund:

- Credit risk: the risk that the creditworthiness of a bond or debt security issuer may deteriorate, thereby reducing the value of investments. The fund may be exposed to fixed income securities, primarily through investments in other funds.
- Liquidity risk: the fund may potentially be exposed to issuers from the real estate sector and/or small caps and/or corporate bonds. The liquidity of such assets may decrease during periods of market stress. This risk may also be associated with the funds in which the fund invests.
- Inflation risk: the risk that rising inflation will reduce the assets in the portfolio. The fund may be exposed, primarily through investments in other funds, to inflation-sensitive fixed income securities.
- Sustainability risk: environmental and/or social aspects are not systematically part of the fund's investment selection process. This may result in the fund being more exposed to companies that have a negative impact on sustainability. This risk may also be associated with the funds in which the sub-fund invests.

## Charges

The charges are used to pay the costs of running the fund (including the marketing and distribution costs thereof). These costs reduce the potential growth of your investment.

### One-off charges taken before or after you invest

<b>Entry charge</b>	2.00%
<b>Exit charge</b>	N/A.

This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.

### Charges taken from the fund over a year

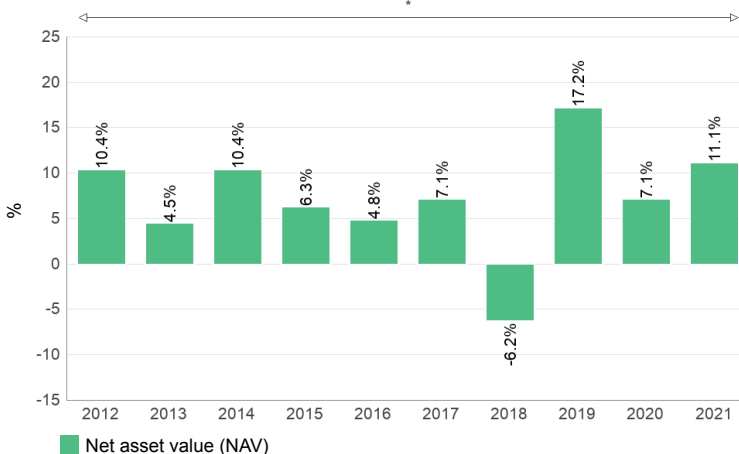
<b>Ongoing charges</b>	1.56%
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### Charges taken from the fund under certain specific conditions

<b>Performance fee</b>	N/A.
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- The entry charges mentioned herein are maximum figures. In certain circumstances, these charges may be lower. Please contact your distributor or usual advisor to obtain the amount of charges effectively applied.
- The amount of ongoing charges mentioned herein is based on an estimate of the total expected annual costs. This amount may vary from quarter to quarter. These charges include transaction fees incurred by the fund when it subscribes to and/or sells units of another fund, but do not include either (i) the fees incurred by the fund when it makes investments other than subscriptions/sales of units of funds or, where applicable, (ii) the performance fee.
- Specific costs may be charged in case of sub-fund conversion.
- For more information on all the charges and the way they are calculated, please refer to the "Fees and costs" section of the prospectus.

## Past performance



- This bar chart illustrates the performance of this share class during the period mentioned therein.
  - This information gives an indication, but may under no circumstances be regarded as a guarantee, of future performance.
  - This sub-fund and this class were created in 2022.
  - Performance is calculated in EUR and includes all the costs and fees charged to the sub-fund.
- \*: These performances are those of the merged DPAM HORIZON B Balanced Strategy sub-fund.

## Practical information

- Custodian: Banque Degroof Petercam Luxembourg SA, Belgian branch
- This fund is a sub-fund of DPAM B SA (hereinafter 'DPAM B' or the 'SICAV'). DPAM B is an undertaking for collective investment in transferable securities incorporated in Belgium (Home Member State of the SICAV), which complies with the requirements of Directive 2009/65/EC, and which is subject to the prudential supervision of the FSMA.
- A copy of the prospectus and the latest periodic report(s) (annual report and any subsequent semi-annual report) can be obtained, free of charge, upon request addressed to the registered office (or the financial service provider, if applicable) of the SICAV. These documents (which are produced in French, Dutch and English) as well as more extensive information about this product are available on the website: [www.dpamfunds.com](http://www.dpamfunds.com) (esp. tabs 'Publications' and 'Legal/tax information').
- The value of your units is published on the websites [www.dpamfunds.com](http://www.dpamfunds.com) (tab 'Price') and [www.beama.be](http://www.beama.be).
- Belgian tax law may impact your personal tax regime.
- *The SICAV can only be held liable for the information contained in this document if the information is misleading, inaccurate or inconsistent with the corresponding parts of the prospectus. It is recommended that you read this document as well as the prospectus and the reports of the SICAV in order to make an informed investment decision.*
- The units held in this sub-fund may be converted into units of another sub-fund of DPAM B in accordance with the terms and conditions provided for in the prospectus (briefly summarised under the "Subscription and Redemption" sub-heading on the reverse of this document).
- In accordance with the applicable legal provisions, the assets of the sub-fund are segregated from the assets of the other sub-funds of the SICAV, which means that the rights of the investors and other creditors of this sub-fund are limited to the assets thereof.
- You can find out whether other classes of units in this fund are marketed in your jurisdiction and obtain more information on this product (risks, taxation or other information) in the prospectus or on the above-mentioned website. For an explanation of the terms used in this document, please refer to the glossary on the website [www.dpamfunds.com](http://www.dpamfunds.com) ('Glossary' tab).
- Details of the up-to-date remuneration policy and the composition of the remuneration committee are available at [https://www.dpamfunds.com/files/live/sites/degroofpetercam/files/guide/regulatory\\_disclosures/EN/EN%20Remuneration%20policy.pdf](https://www.dpamfunds.com/files/live/sites/degroofpetercam/files/guide/regulatory_disclosures/EN/EN%20Remuneration%20policy.pdf). A printed copy is available, free-of-charge, on request from DPAM SA, Rue Guimard, 18, 1040 Brussels or from the following email address: [DPAM@degroofpetercam.com](mailto:DPAM@degroofpetercam.com)